

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Cuervo, Joseph and Cuervo, Mary E.

Case No. 17-20492-GLT
Reporting Period: 2/1/17 TO 3/31/17

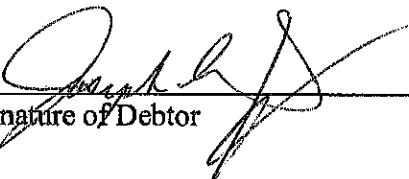
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Document Form No.	Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	✓	
Bank Reconciliation			
Copies of bank statements		✓	
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period			NONE
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR- 5	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

4/17/17

Date


Signature of Joint Debtor

4/17/17

Date


Signature of Preparer

Date


Printed Name of Preparer

Cuervo, Josphah and Cuervo, Mary E.

Case No. 17-20492-GLT

Debtor

Reporting Period: 2-9-17 - 3-31-17

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month	Cumulative Billing to Date
Cash - Beginning of Month	\$ 4,349.45	
RECEIPTS		
Wages (Net)	\$ 46,145.76	
Interest and Dividend Income	\$ 0	
Alimony and Child Support	\$ 0	
Social Security and Pension Income	\$ 0	
Sale of Assets <i>Gambling Winnings</i>	\$ **	
Other Income (attach schedule) <i>BANK CREDITS</i>	\$ 34,114.60,00	
Total Receipts	\$ 46,240.49	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$ 3,543.96	
Rental Payment(s)	\$ 0	
Other Secured Note Payments	\$ 0	
Utilities	\$ 1435.11	
Insurance	\$ 417.19	
Auto Expense	\$ 1458.78	
Lease Payments	\$ 0	
IRA Contributions	\$ 400.00	
Repairs and Maintenance	\$ 273.80	
Medical Expenses	\$ 17.16	
Household Expenses	\$ 1,292.00	
Charitable Contributions	\$ 0	
Alimony and Child Support Payments	\$ 0	
Taxes - Real Estate	\$ 3,789.12	
Taxes - Personal Property	\$ 0	
Taxes - Other (attach schedule) <i>Payroll withholding</i>		
Travel and Entertainment	\$ 0	
Gifts	\$ 3780.00	
Other (attach schedule) <i>checkbook attached</i>	\$ 3,066.65	
Total Ordinary Disbursements	\$ 39,470.91	
REORGANIZATION ITEMS:		
Professional Fees	\$ 2900.00	
U. S. Trustee Fees	\$ 0	
Other Reorganization Expenses (attach schedule)	\$ 0	
Total Reorganization Items	\$ 2900.00	
Total Disbursements (Ordinary + Reorganization)	\$ 42,370.91	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 3,867.50	
Cash - End of Month (Must equal reconciled bank statement)	\$ 3,116.95	

* other disbursements - funds withheld from pay

FORM MOR-1(INDV)
(9/99)

total taxes \$ 3,129.42

total deductions \$ 2,564.40

** 10,786 (not deposited to bank account)

Cuervo, Josphah and Cuervo, Mary E.

Debtor

Case No. 17-20492-GLT

Reporting Period: 2-9-17 - 3-31-17

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month	Cumulative Filing to Date
	Actual	Actual
Other Income <i>SEE ATTACHMENTS</i>	20,938 5,309.65	
		26,246.65
Other Taxes		
Other Ordinary Disbursements		
Other Extraneous Expenses		

Cuervo, Josphah and Cuervo, Mary E.

Debtor

Case No. 17-20492-GLT

Reporting Period: 4-9-17 - 3-31-17

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						<i>D</i>
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						<i>D</i>
Total Taxes						<i>D</i>

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Total Postpetition Debts						<i>D</i>

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Cuervo, Josphah and Cuervo, Mary E.
Debtor

Case No. 17-20492-GLT
Reporting Period: 1-9-17 - 3-31-17

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	

*#3 for process of closing bankruptcy and to merge info
DIP acct*

All monthly expenses are paid as they are incurred. Beginning bank balance \$1172.65
 Total credits (additions for mo.) \$37,102.49 Total debits (deductions for mo.) \$32,169.00

Income

WES BANCO

Wages (net)	<u>\$</u>
Draws	<u>\$37,102.49</u>
Interest and Dividends	<u>\$</u>
Social security and pension income	<u>\$</u>
Miscellaneous credits	<u>.21</u>
Total*	<u>\$37,102.49</u>

* Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	<u>\$5543.96</u>
Vehicle payments (V)	<u>\$933.92</u>
Utilities (U)	<u>\$1371.10</u>
Insurance (I)	<u>\$417.19</u>
Auto fuel and repairs (A)	<u>\$</u>
Home repairs and maintenance (H)	<u>\$175.71</u>
Medical (MD)	<u>\$</u>
Charitable (C)	<u>\$</u>
Payroll taxes (withheld from pay) (PT)	
Real estate taxes (RTX)	<u>\$2,789.12</u>
Professional fees (PF)	<u>\$</u>
U. S. Trustee fees (US)	<u>\$</u>
Household (everything else (HH)) other	<u>\$20,938.00</u> <i>see attached</i>
Total Expenses*	<u>\$32,169.00</u>

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank balance	<u>\$1172.65</u>
Plus income for period	<u>\$37,102.49</u>
Subtotal	<u>\$38,275.14</u>
Less Expenses	<u>\$32,169.00</u>
Month End Bank Balance	<u>\$6106.14</u>

WESBANCO

OTHER EXPENSE Category	2-9-17 thru 3-31-17
ATM	\$9,500.00
Bank charges	\$250.00
Credit Cards	\$7,608.00
Education	\$400.00
Food, Groceries, Restaurants, Lunches	\$60.00
Gifts	\$2,780.00
IRA	\$400.00
	\$20,938.00

WESBANCO BANK INC
CARNEGIE OFFICE
100 BROADWAY ST
CARNEGIE PA 15106-2472
TELEPHONE 412-276-1266

JOSEPH CUERVO OR
MARY E CUERVO
8000 SHERWOOD DR
PRESTO PA 15142

WesBanco
Statement

STATEMENT DATE
03/01/17

ACCOUNT NUMBER
4349

WesBanco

PG 1

6 CYCLE-001
*** CHECKING *** FREEDOM ACCOUNT BEGINNING RATE 0.05000
ACCOUNT NUMBER 4349
PREVIOUS STATEMENT BALANCE AS OF 02/01/17 2,337.41
PLUS 4 DEPOSITS AND OTHER CREDITS 17,000.21
LESS 22 CHECKS AND OTHER DEBITS 16,882.07
CURRENT STATEMENT BALANCE AS OF 03/01/17 2,455.55
NUMBER OF DAYS IN THIS STATEMENT PERIOD 28

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	Serial	DATE	AMOUNT	
other 226*	02/23	800.00	Seyleon)	7064	02/06	150.00
other 227	02/27	1,000.00	cash			WesBanco payment

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
02/03	AC-CHASE -EPAY	200.00	
02/06	DEPOSIT		1,500.00
02/06	AC-MACYS -ONLINE PMT	100.00	
02/06	AC-PNC BANK NA -ONLINE PYM	300.00	
02/06	AC-CITI CARD ONLINE-PAYMENT	500.00	
02/06	AC-MEADOWS CASINO -VIP PREFER	600.00	
02/06	AC-MEADOWS CASINO -VIP PREFER	600.00	
02/07	AC-Duquesne Light -PAYMENT	214.76	
02/09	DEPOSIT		✓ 500.00
02/16	AC-MEADOWS CASINO -VIP PREFER cash	600.00	
02/16	AC-MEADOWS CASINO -VIP PREFER cash	600.00	
02/17	DEPOSIT		✓ 15,000.00
02/21	AC-CHASE -EPAY creditcard	300.00	
02/21	AC-CAPITAL ONE -ONLINE PMT creditcard	500.00	
02/21	AC-CHASEHOMEFINANCE-LN PMT mortgage	2,771.98	
02/24	AC-Chase Auto -CHECK PYMT car	356.74	
	CK-00000200		
02/24	AC-CAPITAL ONE -ONLINE PMT creditcard	4,000.00	
(V)02/28	AC-JPMchase Bank NA-CHECK PYMT car	288.59	
	CK-00000199		
02/28	AC-MEADOWS CASINO -VIP PREFER cash	500.00	
02/28	AC-MEADOWS CASINO -VIP PREFER cash	1,000.00	
02/28	AC-MEADOWS CASINO -VIP PREFER cash	1,000.00	
03/01	INTEREST PAYMENT		.21
03/01	AC-CAPITAL ONE -ONLINE PMT creditcard	500.00	

	: TOTAL FOR	: TOTAL
	: THIS PERIOD	: YEAR-TO-DATE
: TOTAL OVERDRAFT FEES	: .00	: .00
: TOTAL RETURNED ITEM FEES	: .00	: .00

*** BALANCE BY DATE ***							
02/01	2,337.41	02/03	2,137.41	02/06	1,387.41	02/07	1,172.65
02/09	1,672.65	02/16	472.65	02/17	15,472.65	02/21	11,900.67
02/23	11,100.67	02/24	6,743.93	02/27	5,743.93	02/28	2,955.34
03/01	2,455.55						

Please Reconcile Promptly
Important information on last page including
inquiry procedures involving electronic transactions

WESBANCO BANK INC
CARNEGIE OFFICE
100 BROADWAY ST
CARNEGIE PA 15106-2472
TELEPHONE 412-276-1266

WesBanco
Statement

STATEMENT DATE

04/01/17

JOSEPH CUERVO OR
MARY E CUERVO
8000 SHERWOOD DR
PRESTO PA 15142

ACCOUNT NUMBER

4349

PG 1

10

*** CHECKING *** FREEDOM ACCOUNT

ACCOUNT NUMBER 4349

CYCLE-001
BEGINNING RATE 0.05000

PREVIOUS STATEMENT BALANCE AS OF 03/01/17	2,455.55
PLUS 6 DEPOSITS AND OTHER CREDITS	21,602.43
LESS 38 CHECKS AND OTHER DEBITS	17,951.69
LESS CYCLE SERVICE CHARGE	7.00
CURRENT STATEMENT BALANCE AS OF 04/01/17	6,099.29
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31	

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
(V)	03/23	1288.59	Car Payment	03/28	100.00
other228*	03/08	580.00	Brenda	03/20	300.00
(RTX)229	03/22	12,789.12	John Weisheit		
			2017 Belf. Tax		

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
(V) 03/02	AC-DUQUESNE LIGHT -ONLINE PMT electric	188.02	
(V) 03/03	AC-PEOPLES NATURAL -GAS BILL gas	165.83	
other 03/03	AC-PHEAA STUDENT LN-ONLINE PMT student loan	200.00	
(V) 03/03	AC-VZ WIRELESS VE -VZW WEBPAY phone	270.18	
(V) 03/03	AC-COMCAST -CABLE cable	270.58	
other 03/07	AC-MEADOWS CASINO -VIP PREFER cash	400.00	
other 03/07	AC-MEADOWS CASINO -VIP PREFER cash	500.00	
other 03/07	AC-MEADOWS CASINO -VIP PREFER cash	600.00	
(D) 03/08	DEPOSIT		800.00
other 03/08	OVERDRAFT CHARGE	35.00	
other 03/14	AC-MEADOWS CASINO -VIP PREFER cash	500.00	
other 03/15	OVERDRAFT CHARGE	35.00	
other 03/15	RETURNED ITEM/NSF CHARGE	105.00	
(D) 03/16	DEPOSIT		2,502.28
(D) 03/16	DEPOSIT		4,000.00
(D) 03/16	DEPOSIT		5,800.00
(V) 03/17	AC-CHASEHOMEFINANCE-LN PMT mortgage	2,771.98	
(V) 03/21	AC-ALLSTATE V&P INS-INS PYMT home insur	100.00	
(V) 03/21	AC-ADT Security -PAYMENT security	175.71	
(V) 03/21	AC-ALLSTATE F&C INS-INS PYMT auto insur	317.19	
other 03/21	AC-CAPITAL ONE -ONLINE PMT credit card	500.00	
other 03/21	AC-CAPITAL ONE -ONLINE PMT credit card	500.00	
other 03/21	AC-WASHINGTON TROTT-RETRY PYMT	600.00	
other 03/21	REF*CK*CK#: 99999 ON: WASHINGT	700.00	
other 03/21	AC-WASHINGTON TROTT-RETRY PYMT	700.00	
other 03/21	REF*CK*CK#: 99999 ON: WASHINGT	700.00	
(V) 03/23	AC-VZ WIRELESS VE -VZW WEBPAY phone	166.67	
(V) 03/27	AC-COMCAST -CABLE cable	309.82	
(D) 03/28	DEPOSIT		8,500.00
other 03/28	AC-WASHINGTON TROTT-RETURN FEE	25.00	
other 03/28	REF*CK*CK#: 99999 ON: WASHINGT	25.00	
03/28	AC-WASHINGTON TROTT-RETURN FEE	25.00	
03/28	REF*CK*CK#: 99999 ON: WASHINGT	25.00	
03/28	AC-WASHINGTON TROTT-RETURN FEE	25.00	
03/28	REF*CK*CK#: 99999 ON: WASHINGT	25.00	
03/30	AC-PHEAA STUDENT LN-ONLINE PMT student loan	200.00	
03/30	AC-CHASE CREDIT CRD-EPAY credit card	308.00	
03/30	AC-FID BKG SVC LLC -MONEYLINE ICA	400.00	
03/30	AC-CAPITAL ONE -ONLINE PMT credit card	1,000.00	

Please Reconcile Promptly

Important information on last page including
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WESBANCO BANK INC
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WesBanco
Statement

STATEMENT DATE
04/01/17

JOSEPH CUERVO OR
MARY E CUERVO
8000 SHERWOOD DR
PRESTO PA 15142

ACCOUNT NUMBER
4349

PG 2

CYCLE-001

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
03/31	AC-MEADOWS CASINO -VIP PREFER <i>cash</i>	400.00	
03/31	AC-MEADOWS CASINO -VIP PREFER <i>cash</i>	700.00	
03/31	AC-MEADOWS CASINO -VIP PREFER <i>cash</i>	700.00	
04/01	INTEREST PAYMENT		.15
04/01	MAINTENANCE FEE	7.00	

	: TOTAL FOR : TOTAL
	: THIS PERIOD : YEAR-TO-DATE :
: TOTAL OVERDRAFT FEES	70.00 : 70.00 :
: TOTAL RETURNED ITEM FEES	105.00 : 105.00 :

*** BALANCE BY DATE ***

03/01	2,455.55	03/02	2,267.53	03/03	1,360.94	03/07	139.06
03/08	45.94	03/14	454.06	03/15	594.06	03/16	11,708.22
03/17	8,936.24	03/20	8,636.24	03/21	5,043.34	03/22	2,254.22
03/23	1,798.96	03/27	1,489.14	03/28	9,814.14	03/30	7,906.14
03/31	6,106.14	04/01	6,099.29				
					13590		
						.66	

*** INTEREST EARNED THIS STATEMENT PERIOD ***

INTEREST EARNED15
ANNUAL PERCENTAGE YIELD EARNED	0.05%

Please Reconcile Promptly
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WesBanco
Statement
STATEMENT DATE
03/01/17
ACCOUNT NUMBER
4349

PG 2

CYCLE-001

PAYER FEDERAL ID NUMBER..... 590
INTEREST PAID YEAR TO DATE..... .51

***. INTEREST EARNED THIS STATEMENT PERIOD ***
INTEREST EARNED 21
ANNUAL PERCENTAGE YIELD EARNED 0.05%

Please Reconcile Promptly
Important information on last page including
inquiry procedures involving electronic transactions

All monthly expenses are paid as they are incurred. Beginning bank balance \$3036.80
 Total credits (additions for mo.) 9077.98 Total debits (deductions for mo.) \$10191.77

Income

FNB

Wages (net)	<u>9043.48</u>
Draws	<u>Ø</u>
Interest and Dividends	<u>Ø</u>
Social security and pension income	<u>Ø</u>
Miscellaneous credits	<u>\$34.50</u>
Total*	<u>\$9077.98</u>

* Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	<u>Ø</u>
Vehicle payments (V)	<u>\$356.74</u>
Utilities (U)	<u>\$64.01</u>
Insurance (I)	<u>Ø</u>
Auto fuel and repairs (A)	<u>\$168.12</u>
Home repairs and maintenance (H)	<u>\$97.09</u>
Medical (MD)	<u>\$17.16</u>
Charitable (C)	<u>Ø</u>
Payroll taxes (withheld from pay) (PT)	
Real estate taxes (RTX)	<u>Ø</u>
Professional fees (PF)	<u>\$2500.00</u> <u>\$400.00</u>
U. S. Trustee fees (US)	<u>Ø</u>
Household (everything else (HH)) <u>+ other</u>	<u>\$1280.00</u> <u>+ 5308.65</u> <u>(see attached for other)</u>
Total Expenses*	<u>\$10191.77</u>

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank balance	<u>\$3036.80</u>
Plus income for period	<u>\$9077.98</u>
Subtotal	<u>\$10,114.78</u>
Less Expenses	<u>- 10,191.77</u>
Month End Bank Balance	<u>\$1973.01</u>

FIRST NATIONAL BANK

4140 E. State Street
Hermitage, PA 16148

MARY E CUERVO

Page 1 of 4

Primary Account Number 00020

ADDRESS SERVICE REQUESTED

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

Managing Your Accounts

-  Online www.fnb-online.com
-  By Phone 1 800-555-5455
-  By Mail 4140 E. State Street
Hermitage, PA 16148

First National Bank

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE BANKING	00020	\$1,921.75

WORKPLACE BANKING - 00020

Account Summary

Date	Description	Amount		
01/27/2017	Balance Last Statement	\$46.44	Minimum Balance	\$370.50
	9 Credit(s) This Period	\$7,107.94	Average Ledger Balance	\$1,858.16
	24 Debit(s) This Period	\$5,232.63	Average Available Balance	\$1,858.16
02/24/2017	Balance This Statement	\$1,921.75		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/27/2017	Balance Last Statement			\$46.44
01/27/2017	UPMC PRESBYTERIA PAYROLL 00063884			\$1,730.80
01/28/2017	REFUND FEE FOR ATM WTD			\$5.00
01/30/2017	SURCHARGE FEE REFUND			\$8.00
01/30/2017	SURCHARGE FEE 527349 ATM WTD 01/27 23:51 The Meadows Race WASHINGTON PA CPSM025	\$4.00		\$1,786.24
01/30/2017	SURCHARGE FEE 534652 ATM WTD 01/28 00:51 The Meadows Race WASHINGTON PA CPSM025	\$4.00		\$1,782.24
01/30/2017	FEE FOR ATM WTD 01/27 23:51 The Meadows Race WASHINGTON PA CPSM0252 52734~6011	\$2.50		\$1,779.74
01/30/2017	FEE FOR ATM WTD 01/28 00:51 The Meadows Race WASHINGTON PA CPSM0254 53465~6011	\$2.50		\$1,777.24
01/30/2017	527349 ATM WTD 01/27 23:51 The Meadows Race WASHINGTON PA CPSM0252 52734~6011	cash	\$400.00	\$1,377.24
01/30/2017	534652 ATM WTD 01/28 00:51 The Meadows Race WASHINGTON PA CPSM0254 53465~6011	cash	\$100.00	\$1,277.24
02/01/2017	Medco Commercial PAYROLL 000200			\$2,259.56
02/02/2017	1549 ATM WTD 02/02 23:07 FIRST NAT BANK BRIDGEVILLE PA PA900380 001549~6011	cash	\$500.00	<u>(\$3,036.80)</u>
02/09/2017 (PF)	CHECK # 104 <i>Gary Short</i>		\$2,500.00 ✓	\$536.80
02/10/2017 (W)	UPMC PRESBYTERIA PAYROLL 00063884			\$1,543.83 ✓
				\$2,080.63



MARY E CUERVO

Page 3 of 4

Primary Account Number: 0020

WORKPLACE BANKING 0020 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
02/13/2017	1902 ATM WTD 02/11 08:40 FIRST NAT BANK BRIDGEVILLE PA PA900380 001902~6011	<i>cash</i> \$300.00		\$1,780.63
02/14/2017	2029 ATM WTD 02/13 20:04 FIRST NAT BANK BRIDGEVILLE PA PA900380 002029~6011	<i>cash</i> \$500.00		\$1,280.63
02/17/2017	(H) 268802 PIN PUR 02/17 12:09 THE HOME DEPOT 4 BRIDGEVILLE PA 06232786 7048~5200	<i>Home Depot</i> \$97.09		\$1,183.54
02/17/2017	19454 PIN PUR 02/17 10:24 PRESTO QWIK STOP PRESTO PA 05364984 704815471~5499		\$17.23	\$1,166.31
02/21/2017	SURCHARGE FEE REFUND	<i>misc credit</i>	\$2.00	\$1,168.31
02/21/2017	REFUND FEE FOR ATM WTD	<i>misc credit</i>	\$5.00	\$1,173.31
02/21/2017	other SURCHARGE FEE 705132 ATM WTD 02/17 18:03 MARIOS RESTAURAN WEIRTON WV LK337316 7	<i>Bank chg</i> \$2.00		\$1,171.31
02/21/2017	other SURCHARGE FEE 701356 ATM WTD 02/17 18:42 DARLAS CAFE WEIRTON WV LK725674 701356	<i>Bank chg</i> \$3.00		\$1,168.31
02/21/2017	other FEE FOR ATM WTD 02/17 18:03 MARIOS RESTAURAN WEIRTON WV LK337316 705132~6011	<i>Bank chg</i> \$2.50		\$1,165.81
02/21/2017	other FEE FOR ATM WTD 02/17 18:42 DARLAS CAFE WEIRTON WV LK725674 701356~6011	<i>Bank chg</i> \$2.50		\$1,163.31
02/21/2017	other 705132 ATM WTD 02/17 18:03 MARIOS RESTAURAN WEIRTON WV LK337316 705132~6011	<i>Restaurant</i> \$200.00		\$963.31
02/21/2017	other 41867 PIN PUR 02/18 13:04 GIANT-EAGLE #064 Bridgeville PA 41001100 7594~5411	<i>Groceries</i> \$146.71		\$816.60
02/21/2017	other 701356 ATM WTD 02/17 18:42 DARLAS CAFE WEIRTON WV LK725674 701356~6011	<i>cash</i> \$100.00		\$716.60
02/21/2017	other 61044 POS PUR 02/17 12:09 MARIOS RESTAURAN WEIRTON WV 01592328 061044~5812	<i>Restaurant</i> \$29.41		\$687.19
02/21/2017	other 928103 PIN PUR 02/17 18:22 SUNOCO 080798320 WEIRTON WV 27649301 928103~5541		\$13.44	\$673.75
02/23/2017	REFUND FEE FOR ATM WTD	<i>misc credit</i>	\$2.50	\$676.25
02/23/2017	SURCHARGE FEE 4494 ATM WTD 02/22 23:21 HANCOCK COUNTY WEIRTON WV BAWV0019 00449		\$3.25	\$673.00
02/23/2017	FEE FOR ATM WTD 02/22 23:21 HANCOCK COUNTY WEIRTON WV BAWV0019 004494~6011	<i>Bank chg</i> \$2.50		\$670.50
02/23/2017	other 4494 ATM WTD 02/22 23:21 HANCOCK COUNTY WEIRTON WV BAWV0019 004494~6011	<i>Bank chg</i> <i>cash</i> \$300.00		\$370.50
02/24/2017	(W) UPMC PRESBYTERIA PAYROLL 00063884			\$1,551.25
02/24/2017	Balance This Statement			\$1,921.75
				\$1,921.75

Checks Cleared

Check Nbr	Date	Amount
104	02/09/2017	\$2,500.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/27/2017	\$1,777.24	02/09/2017	\$536.80	02/17/2017	\$1,166.31
01/30/2017	\$1,277.24	02/10/2017	\$2,080.63	02/21/2017	\$673.75
02/01/2017	\$3,536.80	02/13/2017	\$1,780.63	02/23/2017	\$370.50
02/03/2017	\$3,036.80	02/14/2017	\$1,280.63	02/24/2017	\$1,921.75

WORKPLACE BANKING 0020 (continued)

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

4140 E. State Street
Hermitage, PA 16148

MARY E CUERVO

Page 1 of 4

Primary Account Number: 00020

ADDRESS SERVICE REQUESTED

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

Managing Your Accounts

-  Online www.fnb-online.com
-  By Phone 1 800-555-5455
-  By Mail 4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE BANKING	00020	\$1,923.01

WORKPLACE BANKING 00020

Account Summary

Date	Description	Amount		
02/25/2017	Balance Last Statement	\$1,921.75	Minimum Balance	\$211.44
	9 Credit(s) This Period	\$5,973.40	Average Ledger Balance	\$1,836.76
	37 Debit(s) This Period	\$5,972.14	Average Available Balance	\$1,836.76
03/24/2017	Balance This Statement	\$1,923.01		

Account Activity

Post Date	Description	Debits	Credits	Balance
02/25/2017	Balance Last Statement			\$1,921.75
02/27/2017	REFUND FEE FOR ATM WTD <i>Miss credit</i>	\$5.00		\$1,926.75
02/27/2017	SURCHARGE FEE REFUND <i>Miss credit</i>	\$8.00		\$1,934.75
02/27/2017 <i>other</i>	SURCHARGE FEE 421578 ATM WTD 02/26 01:27 The Meadows Race WASHINGTON PA CPSM025 <i>cash</i>	\$4.00		\$1,930.75
02/27/2017 <i>other</i>	SURCHARGE FEE 404124 ATM WTD 02/25 23:32 The Meadows Race WASHINGTON PA CPSM025 <i>cash</i>	\$4.00		\$1,926.75
02/27/2017 <i>other</i>	FEE FOR ATM WTD 02/26 01:27 The Meadows Race WASHINGTON PA CPSM0252 42157~6011 <i>cash</i>	\$2.50		\$1,924.25
02/27/2017 <i>other</i>	FEE FOR ATM WTD 02/25 23:32 The Meadows Race WASHINGTON PA CPSM0252 40412~6011 <i>cash</i>	\$2.50		\$1,921.75
02/27/2017 <i>other</i>	404124 ATM WTD 02/25 23:32 The Meadows Race WASHINGTON PA CPSM0252 40412~6011 <i>cash</i>	\$400.00		\$1,521.75
02/27/2017 <i>other</i>	7792 ATM WTD 02/27 11:39 FIRST NAT BANK CARNEGIE PA PA000030 007792~6011 <i>cash</i>	\$300.00		\$1,221.75
02/27/2017 <i>other</i>	421578 ATM WTD 02/26 01:27 The Meadows Race WASHINGTON PA CPSM0252 42157~6011 <i>cash</i>	\$200.00		\$1,021.75
02/27/2017 <i>other</i>	19595 PIN PUR 02/25 08:07 PRESTO QWIK STOP PRESTO PA 05364984 705668072~5499	\$16.56		\$1,005.19
02/28/2017 <i>other</i>	45355 POS PUR 02/27 15:55 BEBE NAIL & SPA BRIDGEVILLE PA 78414255 04535~7230 <i>cash</i>	\$35.00		\$970.19
03/01/2017 (W)	Medco Commercial PAYROLL 000200		\$2,259.56	\$3,229.75



WORKPLACE BANKING - 0020 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/02/2017	SURCHARGE FEE REFUND	<i>misc credit</i>	\$2.00	\$3,231.75
03/02/2017	REFUND FEE FOR ATM WTD	<i>misc credit</i>	\$2.50	\$3,234.25
03/02/2017	<i>other</i> SURCHARGE FEE 62960 ATM WTD 03/02 15:38 VFW POST 3526 New Cumberlan WV GM0033	<i>bank chg</i>	\$2.00	\$3,232.25
03/02/2017	<i>other</i> FEE FOR ATM WTD 03/02 15:38 VFW POST 3526 New Cumberlan WV GM003331 005-6011	<i>Bank chg</i>	\$2.50	\$3,229.75
03/02/2017	<i>other</i> 62960 ATM WTD 03/02 15:38 VFW POST 3526 New Cumberlan WV GM003331 005-6011	<i>cash</i>	\$200.00	\$3,029.75
03/06/2017	<i>other</i> 2887 ATM WTD 03/04 23:14 FIRST NAT BANK BRIDGEVILLE PA PA900380 002887-6011	<i>cash</i>	\$500.00	\$2,529.75
03/07/2017	REFUND FEE FOR ATM WTD	<i>misc credit</i>	\$2.50	\$2,532.25
03/07/2017	SURCHARGE FEE 950124 ATM WTD 03/06 19:18 WESBANCO WEIRTON WV XM8061 950124 ~601	<i>bank chg</i>	\$2.75	\$2,529.50
03/07/2017	FEE FOR ATM WTD 03/06 19:18 WESBANCO WEIRTON WV XM8061 950124 ~6011	<i>bank chg</i>	\$2.50	\$2,527.00
03/07/2017	<i>other</i> 950124 ATM WTD 03/06 19:18 WESBANCO WEIRTON WV XM8061 950124 ~6011	<i>cash</i>	\$200.00	\$2,327.00
03/07/2017	(A) CHECK # 106	<i>muaco</i>	\$168.12	\$2,158.88
03/08/2017	<i>other</i> CHECK # 107	<i>cash - trans to WesBanco</i>	\$800.00	\$1,358.88
03/08/2017	(P) CHECK # 105	<i>Gary Shart</i>	\$400.00	\$958.88
03/08/2017	<i>other</i> 73650 POS PUR 03/07 03:28 UPMC STARBUCKS P PIITTSBURGH PA 00000000 0736~8050		\$7.32	\$951.56
03/10/2017	(W) UPMC PRESBYTERIA PAYROLL 00063884		\$1,977.27	\$2,928.83
03/13/2017	<i>other</i> 3207 ATM WTD 03/11 23:15 FIRST NAT BANK BRIDGEVILLE PA PA900380 003207-6011	<i>cash</i>	\$500.00	\$2,428.83
03/13/2017	<i>other</i> 23657 PIN PUR 03/11 14:47 GIANT-EAGLE #064 Bridgeville PA 41000800 9390~5411	<i>groceries</i>	\$189.52	\$2,239.31
03/13/2017	<i>other</i> 3233 ATM WTD 03/12 15:12 FIRST NAT BANK BRIDGEVILLE PA PA900380 003233-6011	<i>cash</i>	\$120.00	\$2,119.31
03/13/2017	(MD) 37393 PIN PUR 03/11 14:49 GIANT-EAGLE #064 Bridgeville PA 41003500 9408~5411	<i>prescriptions</i>	\$17.16	\$2,102.15
03/15/2017	(M) CAPITAL ONE ONLINE PMT 707339919288865	<i>credit card</i>	\$300.00	\$1,802.15
03/15/2017	(M) AMERICAN-WATER UTIL-PMNT 9478442	<i>water</i>	\$64.01	\$1,738.14
03/17/2017	(C) Chase Auto CHECK PYMT 0109	<i>car payment</i>	\$356.74	\$1,381.40
03/20/2017	REFUND FEE FOR ATM WTD	<i>misc credit</i>	\$5.00	\$1,386.40
03/20/2017	<i>other</i> SURCHARGE FEE 558496 ATM WTD 03/19 01:44 The Meadows Race WASHINGTON PA CPSM025		\$4.99	\$1,381.41
03/20/2017	<i>other</i> SURCHARGE FEE 558333 ATM WTD 03/19 01:43 The Meadows Race WASHINGTON PA CPSM025		\$4.99	\$1,376.42
03/20/2017	<i>other</i> FEE FOR ATM WTD 03/19 01:44 The Meadows Race WASHINGTON PA CPSM0254 55849~6011		\$2.50	\$1,373.92
03/20/2017	<i>other</i> FEE FOR ATM WTD 03/19 01:43 The Meadows Race WASHINGTON PA CPSM0254 55833~6011		\$2.50	\$1,371.42
03/20/2017	<i>other</i> 3517 ATM WTD 03/18 23:25 FIRST NAT BANK BRIDGEVILLE PA PA900380 003517~6011	<i>cash</i>	\$500.00	\$871.42
03/20/2017	<i>other</i> 558333 ATM WTD 03/19 01:43 The Meadows Race WASHINGTON PA CPSM0254 55833~6011	<i>cash</i>	\$300.00	\$571.42
03/20/2017	<i>other</i> 558496 ATM WTD 03/19 01:44 The Meadows Race WASHINGTON PA CPSM0254 55849~6011	<i>cash</i>	\$200.00	\$371.42
03/20/2017	<i>other</i> 74626 POS PUR 03/17 21:17 UPMC STARBUCKS P PIITTSBURGH PA 00000000 0746~8050	<i>coffee</i>	\$7.81	\$363.61

WORKPLACE BANKING 0020 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/20/2017	Other 74429 POS PUR 03/17 05:02 UPMC STARBUCKS P PIITTSBURGH PA 00000000 0744~8050	<i>Coffee</i> \$7.17		\$356.44
03/22/2017	W CHECK # 110 <i>Riven Man (Tailor)</i>	\$145.00		\$211.44
03/24/2017	W UPMC PRESBYTERIA PAYROLL 00063884		\$1,711.57	\$1,923.01
03/24/2017	Balance This Statement			\$1,923.01

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
105	03/08/2017	\$400.00	107	03/08/2017	\$800.00
106	03/07/2017	\$168.12	110*	03/22/2017	\$145.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/27/2017	\$1,005.19	03/07/2017	\$2,158.88	03/17/2017	\$1,381.40
02/28/2017	\$970.19	03/08/2017	\$951.56	03/20/2017	\$356.44
03/01/2017	\$3,229.75	03/10/2017	\$2,928.83	03/22/2017	\$211.44
03/02/2017	\$3,029.75	03/13/2017	\$2,102.15	03/24/2017	\$1,923.01
03/06/2017	\$2,529.75	03/15/2017	\$1,738.14		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

All monthly expenses are paid as they are incurred. Beginning bank balance \$40.00
 Total credits (additions for mo.) \$60.00 Total debits (deductions for mo.) \$12.20

IncomePNC

Wages (net)	<u>\$0</u>
Draws	<u>\$0</u>
Interest and Dividends	<u>\$0</u>
Social security and pension income	<u>\$0</u>
Miscellaneous credits	<u>60.00</u>
Total*	<u>60.00</u>

* Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	
Vehicle payments (V)	
Utilities (U)	
Insurance (I)	
Auto fuel and repairs (A)	
Home repairs and maintenance (H)	
Medical (MD)	
Charitable (C)	
Payroll taxes (withheld from pay) (PT)	
Real estate taxes (RTX)	
Professional fees (PF)	
U. S. Trustee fees (US)	
Household (everything else (HH))	<u>12.20</u>
Total Expenses*	<u>12.20</u>

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank balance	<u>\$40.00</u>
Plus income for period	<u>\$60.00</u>
Subtotal	<u>\$100.00</u>
Less Expenses	<u>- 12.20</u>
Month End Bank Balance	<u>\$87.80 3/31</u>

Primary account number: 8301

Page 1 of 1

Number of enclosures: 0

For the period 01/21/2017 to 02/17/2017

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

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interest rate information, sign-on to
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Saturday & Sunday: 8 AM - 5 PM ET
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Pittsburgh, PA 15230-9738
 Visit us at pnc.com
 TDD terminal: 1-800-531-1648
For hearing impaired clients only

VIRTUAL WALLET SPEND ACCOUNT SUMMARY

MARY E CUERVO
Joseph Cuervo Jr

Account number: 8301

Overdraft Protection Provided By: XXXXXX1031
XXXXXX1058

BALANCE SUMMARY

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
117.16	.00	89.36	27.80
		Average monthly balance	Charges and fees
		47.21	.00

TRANSACTION SUMMARY

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	0	2
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

ACTIVITY DETAIL

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description	
01/23	20.00	ATM Withdrawal 200 Lothrop Street Pittsburgh PA	There were 3 Banking Machine withdrawals totaling \$60.00.
01/23	17.16	POS Purchase Sunoco 0363501 Bridgeville	There were 2 Check Card/Bank card PIN POS purchases totaling \$29.36.
01/24	20.00	ATM Withdrawal 200 Lothrop St Pittsburgh PA	
01/25	20.00	ATM Withdrawal 200 Lothrop Street Pittsburgh PA	
02/17	12.20	POS Purchase USPS PO 416800 Presto PA	

DAILY BALANCE DETAIL

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/21	117.16	01/24	60.00	01/25	40.00	02/17	27.80
01/23	80.00						

For the period 02/18/2017 to 03/20/2017

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

Primary account number: 8301

Page 1 of 1

Number of enclosures: 0

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- Visit us at pnc.com
- TDD terminal: 1-800-531-1648
- For hearing impaired clients only

Virtual Wallet Spend Account Summary

MARY E CUERVO

Joseph Cuervo Jr

Account number: 8301

Overdraft Protection Provided By: XXXXXX1031
XXXXXX1058

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
27.80	.00	.00	27.80
	Average monthly balance		Charges and fees
	27.80		.00



► Free Balance: \$18.62



ACCOUNT ACTIVITY

See monthly transactions and online statements for all your accounts

ACCOUNT ACTIVITY (FRIDAY, APR 07, 2017)

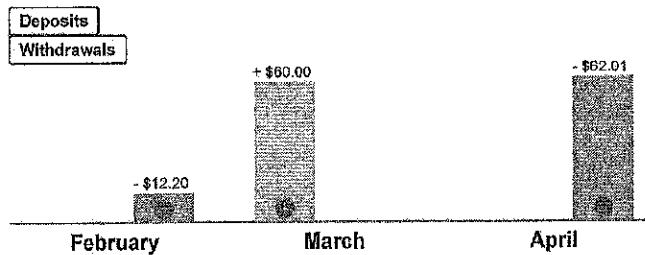
Virtual Wallet X8304

Available Balance \$18.62

Balance \$25.79

Overdraft Protected by Reserve

CASH FLOW HISTORY



MONTHLY TRANSACTIONS

Search ()

Export ()

Print ()

Date Description Withdrawal Deposit Category Balance

▼ April ()

Pending Apr 6 UPMC STARBUCKS PRE CARD#6897 \$7.17

Apr 6 ► ATM/Cash Withdrawal

\$40.00

ATM ▾

\$25.79

Apr 5 ► XXXXX7095 GIFT SHOP | WASHINGTON PA \$22.01

Gifts ▾

\$65.79

▼ March ()

Mar 30 Ach Credit

\$60.00

Other Income ▾

\$87.80

▼ February ()

Feb 17 USPS

\$12.20

Shipping ▾

\$27.80

▼ January ()

Jan 25 ► ATM/Cash Withdrawal

\$20.00

ATM ▾

\$40.00

Jan 24 ► ATM/Cash Withdrawal

\$20.00

ATM ▾

\$60.00

Jan 23 ► Sunoco

\$17.16

Auto + Gas ▾

\$80.00

Jan 23 ► ATM/Cash Withdrawal

\$20.00

ATM ▾

\$97.16

Transactions older than Jan 23 are located in Online Statements »

MOR CS and cover letter Cuervo

**In the United States Bankruptcy Court
for the Western District of Pennsylvania**

In Re:) Case No. 17-20492 GLT
Joseph Cuervo and Mary E. Cuervo,) Chapter 11
Debtors.) Document No.

Certificate of Service

I, Gary W. Short, certify under penalty of perjury that on 4/19/17
I served the:

<input checked="" type="checkbox"/>	Feb. 9 to March 31	2017 Monthly Operating Report
<input type="checkbox"/>	May	2017 Monthly Operating Report
<input type="checkbox"/>	June	2017 Monthly Operating Report
<input type="checkbox"/>	July	2017 Monthly Operating Report
<input type="checkbox"/>	Aug.	2017 Monthly Operating Report
<input type="checkbox"/>	Sept.	2017 Monthly Operating Report
<input type="checkbox"/>	Oct.	2017 Monthly Operating Report
<input type="checkbox"/>	Nov.	2017 Monthly Operating Report
<input type="checkbox"/>	Dec.	2017 Monthly Operating Report
<input type="checkbox"/>	Jan.	2018 Monthly Operating Report
<input type="checkbox"/>	Feb.	2018 Monthly Operating Report
<input type="checkbox"/>	March	2018 Monthly Operating Report

on the parties at the following addresses, by First Class U.S. Mail, postage prepaid:

Office of the United States Trustee
Liberty Center, Suite 970
1001 Liberty Avenue
Pittsburgh PA 15222

Dated: 4/19/17

/s/ Gary W. Short
Gary W. Short, Esquire (PA Bar I.D. No. 36794)
212 Windgap Road, Pittsburgh, PA 15237
Tele. (412) 765-0100 / Fax (412) 536-3977
E-mail garyshortlegal@gmail.com